

B1 (Official Form 1)(1/08)

United States Bankruptcy Court  
Northern District of Illinois

## Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):  Salazar, Juan F	Name of Joint Debtor (Spouse) (Last, First, Middle):  Trava-Salazar, Laurie I
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)  xxx-xx-2869	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)  xxx-xx-0145
Street Address of Debtor (No. and Street, City, and State):  12983 Country Meadow Drive Winnebago, IL  ZIP Code  61088	Street Address of Joint Debtor (No. and Street, City, and State):  12983 Country Meadow Drive Winnebago, IL  ZIP Code  61088
County of Residence or of the Principal Place of Business:  Winnebago	County of Residence or of the Principal Place of Business:  Winnebago
Mailing Address of Debtor (if different from street address):    ZIP Code	Mailing Address of Joint Debtor (if different from street address):    ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	

Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <b>TAX-EXEMPT ENTITY</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13  <b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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Filing Fee (Check one box)	Check one box:  <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors  <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.
		Check all applicable boxes:  <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information										THIS SPACE IS FOR COURT USE ONLY
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.										
Estimated Number of Creditors										
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	OVER 100,000
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000		
Estimated Assets										
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	More than \$1 billion
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion		
Estimated Liabilities										
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	More than \$1 billion
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion		

B1 (Official Form 1)(1/08)

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Salazar, Juan F Trava-Salazar, Laurie I
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)		
Location Where Filed: This District	Case Number: 08-71092	Date Filed: 4/11/08
Location Where Filed: This District	Case Number: 03-72965	Date Filed: 6/02/03
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b>  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		<b>Exhibit B</b>  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>X</b> <u>/s/ KRISTEN M. THOMPSON</u> <u>November 3, 2009</u> Signature of Attorney for Debtor(s) (Date) <u>KRISTEN M. THOMPSON</u>
<b>Exhibit C</b>  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
<b>Exhibit D</b>  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)		
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b>  (Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b>  (Check all applicable boxes)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
<hr/> (Name of landlord that obtained judgment)		
<hr/> (Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

B1 (Official Form 1)(1/08)

**Voluntary Petition**

(This page must be completed and filed in every case)

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Juan F Salazar

Signature of Debtor Juan F Salazar

**X** /s/ Laurie I Trava-Salazar

Signature of Joint Debtor Laurie I Trava-Salazar

Telephone Number (If not represented by attorney)

November 3, 2009

Date

**Signature of Attorney\*****X** /s/ KRISTEN M. THOMPSON

Signature of Attorney for Debtor(s)

KRISTEN M. THOMPSON

Printed Name of Attorney for Debtor(s)

Balsley &amp; Dahlberg, LLP

Firm Name

5130 North Second Street  
Loves Park, IL 61111

Address

Email: www.balsleylawoffice.com

(815) 877-2593 Fax: (815) 877-7965

Telephone Number

November 3, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Salazar, Juan F

Trava-Salazar, Laurie I

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court  
Northern District of Illinois**

In re Juan F Salazar  
Laurie I Trava-Salazar

Debtor(s)

Case No.  
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Juan F Salazar  
Juan F Salazar

Date: November 3, 2009

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court  
Northern District of Illinois**

In re Juan F Salazar  
Laurie I Trava-Salazar

Debtor(s)

Case No.  
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

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*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Laurie I Trava-Salazar  
Laurie I Trava-Salazar

Date: November 3, 2009

**United States Bankruptcy Court  
Northern District of Illinois**

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

Chapter \_\_\_\_\_

13

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	141,000.00		
B - Personal Property	Yes	3	10,132.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		132,934.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		1,309.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	18		135,768.85	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			3,644.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,969.00
Total Number of Sheets of ALL Schedules		32			
			Total Assets	151,132.00	
			Total Liabilities		270,011.85

**United States Bankruptcy Court  
Northern District of Illinois**

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

Chapter \_\_\_\_\_

13

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	1,309.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	1,309.00

**State the following:**

Average Income (from Schedule I, Line 16)	3,644.00
Average Expenses (from Schedule J, Line 18)	2,969.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	2,052.00

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	87.00
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	1,222.00
4. Total from Schedule F	135,768.85
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	136,990.85

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

## **Debtors**

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		U.S. Bank - checking Amcore Bank - checking	J J	50.00 7.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Misc. household goods and furnishings	J	1,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing and personal items	J	800.00
7. Furs and jewelry.		Wedding rings	J	100.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
				Sub-Total > (Total of this page)
				2,457.00

2 continuation sheets attached to the Schedule of Personal Property

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Interest in 401K Plan	W	500.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
Sub-Total > (Total of this page)				500.00

Sheet 1 of 2 continuation sheets attached  
to the Schedule of Personal Property

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Honda Civic	H	2,650.00
		1999 Chevrolet Silverado	H	4,525.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Wrongful death lawsuit - Debtor's mother (Attorney Edward Rueben)	H	Unknown

Sub-Total >	7,175.00
(Total of this page)	
Total >	10,132.00

(Report also on Summary of Schedules)

Sheet 2 of 2 continuation sheets attached  
to the Schedule of Personal Property

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

- 11 U.S.C. §522(b)(2)
- 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
Real estate located at: 12983 Country Meadow Drive Winnebago, IL	735 ILCS 5/12-901	30,000.00	141,000.00
<b>Household Goods and Furnishings</b>			
Misc. household goods and furnishings	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
<b>Wearing Apparel</b>			
Clothing and personal items	735 ILCS 5/12-1001(a)	800.00	800.00
<b>Furs and Jewelry</b>			
Wedding rings	735 ILCS 5/12-1001(a)	100.00	100.00
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
Interest in 401K Plan	735 ILCS 5/12-1006	100%	500.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
1999 Honda Civic	735 ILCS 5/12-1001(c)	2,400.00	2,650.00
1999 Chevrolet Silverado	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 2,125.00	4,525.00
<b>Other Personal Property of Any Kind Not Already Listed</b>			
Wrongful death lawsuit - Debtor's mother (Attorney Edward Rueben)	735 ILCS 5/12-1001(b)	4,375.00	Unknown
Total:		44,200.00	151,075.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R  H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T  U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 09 CH 600		October 22, 2003  non purchase money  mortgage on real estate	J		129,860.00	0.00
JAMES B. NUTTER & COMPANY c/o Pierce & Associates One N. Dearborn Suite 1300 Chicago, IL 60602		Value \$ 141,000.00				
Account No.		JAMES B. NUTTER & COMPANY 4153 Broadway Kansas City, MO 64171-9938				
Additional Notice for creditor JAMES B. NUTTER & COMPANY		Value \$				
Account No. 08 SC 1291		June 30, 2008  non purchase money  judgment lien on real estate	J		2,015.00	0.00
NICOR GAS COMPANY c/o Attorney Patricia Fennell 1844 Ferry Road 7W Naperville, IL 60563		Value \$ 0.00				
Account No.		June 1, 2007  non purchase money  lien on real estate	J		1,059.00	0.00
WESTLAKE VILLAGE MASTERS c/o John Holmstrom III 1401 N. Second St Rockford, IL 61107		Value \$ 0.00				
Subtotal (Total of this page)					132,934.00	0.00
Total (Report on Summary of Schedules)					132,934.00	0.00

0 continuation sheets attached

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**B6E (Official Form 6E) (12/07) - Cont.**

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

### Taxes and Certain Other Debts Owed to Governmental Units

#### TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C TO R	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM					AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT ENTITLED TO PRIORITY		
Account No.		income taxes for 2001, 2002, 2004 & 2006						
ILLINOIS DEPARTMENT OF REVENUE Bankruptcy, Bulk Sales & Probate 100 W. Randolph St. L Chicago, IL 60601-3195	J						1,222.00	
Account No.		income taxes for 2006						
ILLINOIS DEPARTMENT OF REVENUE Bankruptcy, Bulk Sales & Probate 100 W. Randolph St. L Chicago, IL 60601-3195	J						0.00	
Account No.							87.00	87.00
Account No.								
Account No.								
Account No.								
Subtotal (Total of this page)							1,222.00	
Total							1,309.00	87.00
(Report on Summary of Schedules)							1,222.00	
							1,309.00	87.00

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No.			insurance			271.00
ACAR PREMIUM FINANCE 3280 N. California Ave Chicago, IL 60618	J					
Account No.			collections for misc. accounts			1,262.25
ACCOUNTS RECEIVABLE TECHNOLOGIES One Woodbridge Center Suite 410 Woodbridge, NJ 07095-1304	J					
Account No.			loan			673.86
ACE CASH EXPRESS 912 West Riverside Rockford, IL 61103	J					
Account No.			collections for misc. accounts			800.00
AMERICAN DEBT COLLECTION P.O. Box 608 Oxford, MS 38655-0608	J					
<u>Subtotal</u> (Total of this page)						3,007.11
17 continuation sheets attached						

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 201-516898		collections for Country Financial and other misc. accounts				
AMERICAN RECOVERY SYSTEMS P.O. Box 2549 Glenview, IL 60025	J					4,396.81
Account No.		medical				
ANN AGUSTSSON-MATHERS, D.O. 5804 Elaine Drive Rockford, IL 61108	J					254.40
Account No.		CREDITORS' PROTECTION SERVICE 202 W. State St, 3rd Floor P.O. Box 4115 Rockford, IL 61110				
Additional Notice for creditor ANN AGUSTSSON-MATHERS, D.O.						
Account No.		medical				
APRIA HEALTHCARE 10910 N. Second St Machesney Park, IL 61115	J					100.00
Account No.		merchandise				
ASF INTERNATIONAL Dept 291 Denver, CO 80281-0291	J					159.00
Sheet no. 1 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				4,910.21

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
			H	W	J	C	
Account No.		medical					
ATS MEDICAL SERVICES 4000 Auburn St Suite 106 Rockford, IL 61101	J						642.00
Account No. 00015		personal loan					
AURORA FUNDING SOLUTIONS P.O. Box 1782 Rockford, IL 61110-0126	J						15,695.02
Account No.		collections for misc. accounts					
BRW FINANCIAL 940 Speer Blvd Suite D Denver, CO 80204	J						396.78
Account No.		collections for CBO/roxbury & OSFMG and other misc. accounts					
C.B. ACCOUNTS, INC. 1101 Main Street Peoria, IL 61606	J						1,074.40
Account No.		misc. charges					
CAPITAL ONE P.O. Box 30285 Salt Lake City, UT 84130-0285	J						600.00
Sheet no. 2 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)				18,408.20

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
			H	W	J	C	
Account No.		medical					
CENTRAL DUPAGE HOSPITAL 25 N. Winfield Rd Winfield, IL 60190-1295	J						159.20
Account No.		collections for: Durand Pacemaker, Sullivan's Foods and other misc. accounts					
CHECK IT P.O. Box 6264 Rockford, IL 61125-1264	J						103.09
Account No.		collections for Aero and other misc. accounts					
COLLECTION SYSTEMS OF FREEPORT 206 W. Stephenson P.O. Box 496 Freeport, IL 61032	J						498.11
Account No. 0808106023		utilities					
COMMONWEALTH EDISON COMPANY Attention: Credit Department 2100 Swift Drive Oak Brook, IL 60523	J						4,359.45
Account No.		loan					
COTTONWOOD FINANCIAL c/o Baker, Miller, Markoff & Krasny 29 North Wacker Drive, 5th Floor Chicago, IL 60606-3221	J						200.00
Sheet no. 3 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)				5,319.85

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		collections for: Comcast and other misc. accounts				
CREDIT PROTECTION ASSOCIATION 13355 Noel Road Dallas, TX 75240	J					353.91
Account No.		collections for Universale Cash Advance and other misc. accounts				
CREDITORS INTERCHANGE 80 Holtz Drive Buffalo, NY 14225	J					400.00
Account No.		JEFFERSON CAPITAL SYSTEMS 16 McLeland Rd Saint Cloud, MN 56303				
Additional Notice for creditor CREDITORS INTERCHANGE						
Account No.		collections for Rockford Health Physicians, Rockford Anesthesiologists, Mulford Dental Group, Dr. Ann Agustsson-Mathers, Theodore Ingrassia, Orthopedic Rehab specialist, Visiting Nurses and other misc. accounts				
CREDITORS' PROTECTION SERVICE 202 W. State St, 3rd Floor P.O. Box 4115 Rockford, IL 61110	J					6,769.00
Account No.		collections for: Check N Go and other misc. accounts				
CT CORPORATION SYSTEMS 208 S. LaSalle St Suite 814 Chicago, IL 60604	J					200.00
Sheet no. 4 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				7,722.91

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE B T O R	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
Account No.		services			
DISH NETWORK CUSTOMER SERVICE P.O. Box 33577 Northglenn, CO 80233	J				400.00
Account No.		collections for: Capital One and other misc. accounts			
eCAST SETTLEMENT P.O. Box 35480 Newark, NJ 07193-5480	J				850.55
Account No.		ASSOCIATED RECOVERY SYSTEMS P.O. Box 469099 Escondido, CA 92046-9099			
Additional Notice for creditor eCAST SETTLEMENT					
Account No.		collections for Verizon Wireless and other misc. accounts			
ER SOLUTIONS 800 SW 39th Street P.O. Box 9004 Renton, WA 98057	J				1,702.24
Account No.		medical			
FREEPORT HOME MEDICAL EQUIPMENT 307 W. Main St Freeport, IL 61032	J				208.00
Sheet no. 5 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)			3,160.79

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
						Account No.
GRANT PARK AUTO SALES 908 Broadway Rockford, IL 61104	J	deficiency balance on auto loan				12,000.00
Account No.		ATTORNEY THOMAS LUCHETTI 6833 Salter Drive, Suite 201 Rockford, IL 61108				
Additional Notice for creditor GRANT PARK AUTO SALES						
Account No.	J	collections for: Cub Foods and other misc. accounts				200.00
HALL & ASSOCIATES 560 Route 303, Suite 209 Orangeburg, NY 10962	J					
Account No.	J	collections for misc. accounts				117.00
HARRIS & HARRIS, LTD 600 West Jackson Blvd., Suite 400 Chicago, IL 60661	J					
Account No. 5407-9150-2368-3326	J	misc. charges				1,000.00
HOUSEHOLD BANK MASTERCARD P.O. Box 80084 Salinas, CA 93912-0027						
Sheet no. 6 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			13,317.00

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
			H	W	J	C	
Account No.							
I.C. SYSTEMS 444 East Highway 96 P.O. Box 64378 St. Paul, MN 55764-0378	J	collections for: Paypal, Metro Medical Services and other misc. accounts					627.47
Account No.							
ILLINOIS TITLE LOANS 4950 North Second Street Loves Park, IL 61111	J	loan					1,663.47
Account No.							
Additional Notice for creditor ILLINOIS TITLE LOANS		ATTORNEY SONYA SALKIN 1776 N. Pine Island Rd Suite 102 Fort Lauderdale, FL 33322					
Account No.							
INTEGRO FAMILY HEALTH P.O. Box 107 Winfield, IL 60190	J	medical					25.00
Account No.							
JEFFERSON CAPITAL SYSTEMS 16 McLeland Rd Saint Cloud, MN 56303	J	collections for: North Star Capital as assignee of Tribute, First Financial Portfolio as assignee of HSBC and other misc. accounts					1,202.74
Sheet no. 7 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)				3,518.68

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		collections for misc. accounts				
LAW OFFICES OF MITCHELL N. KAY P.O. Box 2374 Chicago, IL 60690-2374	J					408.18
Account No.		medical				
LUNDHOLM SURGICAL 1355 Charles Street Rockford, IL 61104	J					1,800.00
Account No.		ARS P.O. Box 2526 Machesney Park, IL 61115				
Additional Notice for creditor LUNDHOLM SURGICAL						
Account No.		medical				
METRO MEDICAL SERVICES, INC. 5112 Forest Hills Court Loves Park, IL 61111	J					554.50
Account No.		deficiency balance on auto loan				
MIDWEST TITLE LOANS 5203 North Second Street Loves Park, IL 61111	J					2,022.30
Sheet no. 8 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			4,784.98

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		MIDWEST TITLE LOANS 3440 Preston Ridge Rd Suite 500 Alpharetta, GA 30005				
Additional Notice for creditor MIDWEST TITLE LOANS						
Account No.		phone service				
MIDWEST VERIZON WIRELESS P.O. Box 3397 Bloomington, IL 61701	J					1,309.42
Account No.		collections for: Rockford Health Physicians and other misc. accounts				
MIRAMED REVENUE CORP P.O. Box 536 Linden, MI 48451-0536	J					75.00
Account No.		collections for: Woodfirest National Bank and other misc. accounts				
MIRAND RESPONSE SYSTEM P.O. Box 219050 Houston, TX 77218-9050	J					924.50
Account No.		medical				
MONROE CLINIC 2009 5th Street Monroe, WI 53566-1575	J					803.15
Sheet no. 9 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			3,112.07

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
Account No.					
MUTUAL MANAGEMENT SERVICES 401 E. State St., 2nd Floor P.O. Box 4777 Rockford, IL 61110	J	collections for Swedish American Hospital, City of Rockford Parking, Northern Scanning, Imperial Palace and other misc. accounts			8,207.98
Account No.					
NATIONAL CREDIT SOLUTIONS P.O. Box 15779 Oklahoma City, OK 73155	J	collections for BMG Music and other misc. accounts			197.00
Account No.					
NATIONAL EDUCATIONAL MUSIC P.O. Box 1130 1181 Route 22 Mountainside, NJ 07092	J	misc. charges			300.00
Account No.					
Additional Notice for creditor NATIONAL EDUCATIONAL MUSIC		ANDERSON, MITCHELL & ASSOCIATES 1901 Legion St Myrtle Beach, SC 29577			
Account No.					
NCO FINANCIAL SERVICES P.O. Box 15636 Wilmington, DE 19850	J	collections for: A T & T and other misc. accounts			603.00
Sheet no. 10 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)			9,307.98

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
NCO FINANCIAL SYSTEMS 507 Prudential Road Horsham, PA 19044-2308	J	collections for: Infinity Healthcare Physicians and other misc. accounts				157.00
Account No. 2904602000		utilities				
NICOR GAS COMPANY P.O. Box 549 Aurora, IL 60507	J					3,557.84
Account No.		medical				
NORTHERN ILLINOIS SCANNING P.O. Box 4073 Rockford, IL 61110-0573	J					152.20
Account No. 5407-9150-2368-3326		collections for HSBC/Orchard Bank and other misc. accounts				
NORTHLAND GROUP, INC. P.O. Box 390845 Edina, MN 55439-0846	J					364.30
Account No.		medical				
ORTHOPEDIC REHAB SPECIALISTS P.O. Box 809214 Chicago, IL 60680-9214	J					622.74
Sheet no. 11 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			4,854.08

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
				CONTINGENT	UNLIQUIDATED	DISPUTED
Account No.			medical			
OSF HOME INFUSION 2265 W. Altorfer Peoria, IL 61615	J					20.05
Account No.			medical			
OSF MEDICAL GROUP P.O. Box 1806 Peoria, IL 61656-1806	J					355.75
Account No.			medical			
OSF ST. ANTHONY MEDICAL CENTER 5510 E. State Street Rockford, IL 61108-2472	J					2,727.00
Account No.			misc. charges			
PUBLISHER'S CLEARING HOUSE 382 Channel Drive Port Washington, NY 11050	J					51.41
Account No.			medical			
RADIOLOGY CONSULTANTS ROCKFORD P.O. Box 4542 Rockford, IL 61110	J					51.00
Sheet no. 12 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			3,205.21

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.		medical				
ROCKFORD ANESTHESIOLOGISTS 2202 Harlem Road Suite 200 Loves Park, IL 61111	J					927.69
Account No.		medical				
ROCKFORD CARDIOLOGY ASSOCIATES 444 Roxbury Road, Suite 100 Rockford, IL 61107-5059	J					3.20
Account No.		medical				
ROCKFORD HEALTH PHYSICIANS 2300 N. Rockton Avenue Rockford, IL 61103	J					50.00
Account No.		medical				
ROCKFORD HEALTH SYSTEMS Rockford Memorial Hospital 2400 N. Rockton Avenue Rockford, IL 61103	J					12,021.34
Account No.		collections for Rockford Health System, Rockford Assoc Pathologists, Rockford Memorial Hospital, OSF Medical, Rockford Radiology and other misc. accounts				
ROCKFORD MERCANTILE AGENCY 2502 S. Alpine Road Rockford, IL 61108	J					11,008.45
Sheet no. 13 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				24,010.68

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
			H	W	J	C	
Account No.		medical					
ROCKFORD SURGICAL SERVICE, S.C. 5668 E. State Street Rockford, IL 61108	J						302.64
Account No.		subscription					
SELF P.O. Box 37659 Boone, IA 50037-0659	J						12.00
Account No.		collection for: Farm & Fleet and other misc. accounts					
SIPSMA & HAHN P.O. Box 14417 Madison, WI 53714-0417	J						133.87
Account No.		loan					
SONIC PAYDAY, LTD P.O. Box 1216 Oaks, PA 19456	J						1,500.00
Account No.		UNIVERSAL FIDELITY CORPORATION P.O. Box 941911 Houston, TX 77094-8911					
Additional Notice for creditor SONIC PAYDAY, LTD							
Sheet no. 14 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)					1,948.51

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
			H	W	J	C	
Account No.		bank charges					
STATE BANK OF DAVIS 100 Route 75 Davis, IL 61019	J						1,205.42
Account No.		TEK COLLECT P.O. Box 26390 Columbus, OH 43226					
Additional Notice for creditor STATE BANK OF DAVIS							
Account No.		medical					
SWEDISH AMERICAN HOSPITAL 1401 Charles Street P.O. Box 4448 Rockford, IL 61110-0948	J						3,129.91
Account No.		collections for Big City Video and other misc. accounts					
TRI-STATE ADJUSTMENT P.O. Box 882 Freeport, IL 61032	J						93.00
Account No.		bank charges					
U.S. BANK Mail Loc.CNTX05 Attn: 5th Fl. BK. P.O. Box 5229 Cincinnati, OH 45201	J						1,627.02
Sheet no. 15 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)					6,055.35

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
UNITED RECOVERY SYSTEMS 5800 North Course Drive Houston, TX 77072	J	collections for: Capital One Bank and other misc. accounts				690.25
Account No.						
VALENTINE & KEBARTAS, INC. P.O. Box 325 Lawrence, MA 01840	J	collections for: T Mobile and other misc. accounts				100.00
Account No.						
VERIZON Bankruptcy Administration 404 Brock Drive Bloomington, IL 61701	J	phone service				300.00
Account No. 8220400000						
WESTLAKE UTILITIES P.O. Box 1105 Northbrook, IL 60065-1105	J	utilities				162.89
Account No.						
WESTLAKE VILLAGE MASTER 1401 N. Second Street Rockford, IL 61107	J	assessments				2,431.10
Sheet no. 16 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			3,684.24

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 09 CF 2234		fines & restitution				
WINNEBAGO COUNTY CIRCUIT CLERK Winnebago County Courthouse 400 W. State St. Rockford, IL 61101	J					14,825.00
Account No.		collections for: Tribute Mastercard and other misc. accounts				
ZENITH ACQUISITION CORP 170 Northpointe Parkway # 300 Amherst, NY 14228-1884	J					616.00
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. 17 of 17 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				15,441.00
		Total (Report on Summary of Schedules)				135,768.85

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

In re Juan F Salazar,  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtors

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

---

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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In re Juan F Salazar  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): child	AGE(S): 16 years
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation		medical transcriptionist
Name of Employer	not employed	Transcend
How long employed		5 years
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

DEBTOR	SPOUSE
\$ 0.00	\$ 743.00
\$ 0.00	\$ 0.00

2. Estimate monthly overtime

3. SUBTOTAL

\$ 0.00	\$ 743.00
---------	-----------

## 4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify): 401K

\$ 0.00	\$ 41.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 37.00
\$ 0.00	\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ 78.00
---------	----------

## 6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 0.00	\$ 665.00
---------	-----------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ 0.00	\$ 0.00
---------	---------

8. Income from real property

\$ 0.00	\$ 0.00
---------	---------

9. Interest and dividends

\$ 0.00	\$ 0.00
---------	---------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ 0.00	\$ 0.00
---------	---------

11. Social security or government assistance

\$ 478.00	\$ 0.00
-----------	---------

(Specify): Social Security benefits for son

\$ 1,230.00	\$ 0.00
-------------	---------

Unemployment benefits

\$ 0.00	\$ 0.00
---------	---------

12. Pension or retirement income

\$ 850.00	\$ 421.00
-----------	-----------

13. Other monthly income

\$ 2,558.00	\$ 421.00
-------------	-----------

(Specify): See Detailed Income Attachment

\$ 2,558.00	\$ 1,086.00
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## 14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 2,558.00	\$ 3,644.00
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## 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

## 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

(Report also on Summary of Schedules and, if applicable, on  
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Juan F Salazar  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**  
**Detailed Income Attachment**

**Other Monthly Income:**

1/12th income tax refund	\$ 250.00	\$ 0.00
help from adult son	\$ 600.00	\$ 0.00
Part-time spa sales	\$ 0.00	\$ 421.00
<b>Total Other Monthly Income</b>	<b>\$ 850.00</b>	<b>\$ 421.00</b>

In re Juan F Salazar  
Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,272.00
a. Are real estate taxes included? Yes <u>X</u> No _____	
b. Is property insurance included? Yes <u>X</u> No _____	
2. Utilities:	
a. Electricity and heating fuel	\$ 200.00
b. Water and sewer	\$ 35.00
c. Telephone	\$ 0.00
d. Other <u>See Detailed Expense Attachment</u>	\$ 170.00
3. Home maintenance (repairs and upkeep)	\$ 0.00
4. Food	\$ 400.00
5. Clothing	\$ 50.00
6. Laundry and dry cleaning	\$ 50.00
7. Medical and dental expenses	\$ 75.00
8. Transportation (not including car payments)	\$ 250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 75.00
10. Charitable contributions	\$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 0.00
b. Life	\$ 0.00
c. Health	\$ 150.00
d. Auto	\$ 200.00
e. Other	\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$ 0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ 0.00
b. Other	\$ 0.00
c. Other	\$ 0.00
14. Alimony, maintenance, and support paid to others	\$ 0.00
15. Payments for support of additional dependents not living at your home	\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
17. Other <u>personal care items &amp; grooming</u>	\$ 42.00
Other	\$ 0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ 2,969.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ 3,644.00
b. Average monthly expenses from Line 18 above	\$ 2,969.00
c. Monthly net income (a. minus b.)	\$ 675.00

B6J (Official Form 6J) (12/07)

Juan F Salazar

In re Laurie I Trava-Salazar

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

Cable & internet	\$ 80.00
Cell phone	\$ 90.00
<b>Total Other Utility Expenditures</b>	<b>\$ 170.00</b>

**United States Bankruptcy Court  
Northern District of Illinois**

In re Juan F Salazar  
Laurie I Trava-Salazar

Debtor(s)

Case No.  
Chapter

13

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 34 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date November 3, 2009Signature /s/ Juan F Salazar  
Juan F Salazar  
DebtorDate November 3, 2009Signature /s/ Laurie I Trava-Salazar  
Laurie I Trava-Salazar  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court  
Northern District of Illinois

In re Juan F Salazar  
Laurie I Trava-Salazar

Debtor(s)

Case No.  
Chapter

13

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

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**1. Income from employment or operation of business**

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	Husband - 2009
\$9,000.00	2008
\$9,497.00	Wife - 2009
\$9,568.00	2008

**2. Income other than from employment or operation of business**

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$478.00	Son's monthly social security benefits
\$286.00	Husband's weekly unemployment benefits since March, 2009
\$5,220.00	Husband received unemployment benefits in 2008

**3. Payments to creditors**

None

*Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
James B. Nutter & Co v. Salazar 09 CH 600	Foreclosure	Winnebago County Circuit Court 400 W. State Street Rockford, IL 61101	Judgment entered

None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### **5. Repossessions, foreclosures and returns**

None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER GRANT PARK AUTO SALES 908 Broadway Rockford, IL 61104	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN January, 2009	DESCRIPTION AND VALUE OF PROPERTY 2001 Chevrolet Malibu (value \$2775.00)
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#### **6. Assignments and receiverships**

None  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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#### **7. Gifts**

None  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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#### **8. Losses**

None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**10. Other transfers**

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**11. Closed financial accounts**

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION WOODFOREST NATIONAL BANK 3849 Northridge Drive Rockford, IL 61114	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE checking	AMOUNT AND DATE OF SALE OR CLOSING negative balance July, 2009
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**12. Safe deposit boxes**

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None  List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None  If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

None

■ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF  
SOCIAL-SECURITY OR  
OTHER INDIVIDUAL  
TAXPAYER-I.D. NO.

NAME	(ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None ■ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date November 3, 2009

Signature /s/ Juan F Salazar

Juan F Salazar  
Debtor

Date November 3, 2009

Signature /s/ Laurie I Trava-Salazar

Laurie I Trava-Salazar  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

Document Page 49 of 61  
**United States Bankruptcy Court**  
**Northern District of Illinois**

In re Juan F Salazar  
Laurie I Trava-Salazar

Debtor(s)

Case No.  
Chapter 13

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$ <u>3,500.00</u>
Prior to the filing of this statement I have received.....	\$ <u>0.00</u>
Balance Due.....	\$ <u>3,500.00</u>

2. \$ 274.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor       Other (specify):

4. The source of compensation to be paid to me is:

Debtor       Other (specify):

5.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: November 3, 2009

/s/ KRISTEN M. THOMPSON  
KRISTEN M. THOMPSON  
Balsley & Dahlberg, LLP  
5130 North Second Street  
Loves Park, IL 61111  
(815) 877-2593 Fax: (815) 877-7965  
www.balsleylawoffice.com

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

KRISTEN M. THOMPSON

Printed Name of Attorney

Address:

5130 North Second Street

Loves Park, IL 61111

(815) 877-2593

www.balsleylawoffice.com

X /s/ KRISTEN M. THOMPSON

Signature of Attorney

November 3, 2009

Date

Juan F Salazar

Laurie I Trava-Salazar

Printed Name(s) of Debtor(s)

Case No. (if known)

X /s/ Juan F Salazar

Signature of Debtor

November 3, 2009

Date

X /s/ Laurie I Trava-Salazar

Signature of Joint Debtor (if any)

November 3, 2009

Date

**United States Bankruptcy Court  
Northern District of Illinois**

In re Juan F Salazar  
Laurie I Trava-Salazar

Debtor(s)

Case No.  
Chapter

13

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: 89

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: November 3, 2009

/s/ Juan F Salazar  
Juan F Salazar  
Signature of Debtor

Date: November 3, 2009

/s/ Laurie I Trava-Salazar  
Laurie I Trava-Salazar  
Signature of Debtor

ACAR PREMIUM FINANCE  
3280 N. California Ave  
Chicago, IL 60618

ACCOUNTS RECEIVABLE TECHNOLOGIES  
One Woodbridge Center Suite 410  
Woodbridge, NJ 07095-1304

ACE CASH EXPRESS  
912 West Riverside  
Rockford, IL 61103

AMERICAN DEBT COLLECTION  
P.O. Box 608  
Oxford, MS 38655-0608

AMERICAN RECOVERY SYSTEMS  
P.O. Box 2549  
Glenview, IL 60025

ANDERSON, MITCHELL & ASSOCIATES  
1901 Legion St  
Myrtle Beach, SC 29577

ANN AGUSTSSON-MATHERS, D.O.  
5804 Elaine Drive  
Rockford, IL 61108

APRIA HEALTHCARE  
10910 N. Second St  
Machesney Park, IL 61115

ARS  
P.O. Box 2526  
Machesney Park, IL 61115

ASF INTERNATIONAL  
Dept 291  
Denver, CO 80281-0291

ASSOCIATED RECOVERY SYSTEMS  
P.O. Box 469099  
Escondido, CA 92046-9099

ATS MEDICAL SERVICES  
4000 Auburn St Suite 106  
Rockford, IL 61101

ATTORNEY SONYA SALKIN  
1776 N. Pine Island Rd Suite 102  
Fort Lauderdale, FL 33322

ATTORNEY THOMAS LUCHETTI  
6833 Salter Drive, Suite 201  
Rockford, IL 61108

AURORA FUNDING SOLUTIONS  
P.O. Box 1782  
Rockford, IL 61110-0126

BRW FINANCIAL  
940 Speer Blvd Suite D  
Denver, CO 80204

C.B. ACCOUNTS, INC.  
1101 Main Street  
Peoria, IL 61606

CAPITAL ONE  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

CENTRAL DUPAGE HOSPITAL  
25 N. Winfield Rd  
Winfield, IL 60190-1295

CHECK IT  
P.O. Box 6264  
Rockford, IL 61125-1264

COLLECTION SYSTEMS OF FREEPORT  
206 W. Stephenson  
P.O. Box 496  
Freeport, IL 61032

COMMONWEALTH EDISON COMPANY  
Attention: Credit Department  
2100 Swift Drive  
Oak Brook, IL 60523

COTTONWOOD FINANCIAL  
c/o Baker, Miller, Markoff & Krasny  
29 North Wacker Drive, 5th Floor  
Chicago, IL 60606-3221

CREDIT PROTECTION ASSOCIATION  
13355 Noel Road  
Dallas, TX 75240

CREDITORS INTERCHANGE  
80 Holtz Drive  
Buffalo, NY 14225

CREDITORS' PROTECTION SERVICE  
202 W. State St, 3rd Floor  
P.O. Box 4115  
Rockford, IL 61110

CT CORPORATION SYSTEMS  
208 S. LaSalle St Suite 814  
Chicago, IL 60604

DISH NETWORK CUSTOMER SERVICE  
P.O. Box 33577  
Northglenn, CO 80233

eCAST SETTLEMENT  
P.O. Box 35480  
Newark, NJ 07193-5480

ER SOLUTIONS  
800 SW 39th Street  
P.O. Box 9004  
Renton, WA 98057

FREEPORT HOME MEDICAL EQUIPMENT  
307 W. Main St  
Freeport, IL 61032

GRANT PARK AUTO SALES  
908 Broadway  
Rockford, IL 61104

HALL & ASSOCIATES  
560 Route 303, Suite 209  
Orangeburg, NY 10962

HARRIS & HARRIS, LTD  
600 West Jackson Blvd., Suite 400  
Chicago, IL 60661

HOUSEHOLD BANK MASTERCARD  
P.O. Box 80084  
Salinas, CA 93912-0027

I.C. SYSTEMS  
444 East Highway 96  
P.O. Box 64378  
St. Paul, MN 55764-0378

ILLINOIS DEPARTMENT OF REVENUE  
Bankruptcy, Bulk Sales & Probate  
100 W. Randolph St. L  
Chicago, IL 60601-3195

ILLINOIS TITLE LOANS  
4950 North Second Street  
Loves Park, IL 61111

INTEGRO FAMILY HEALTH  
P.O. Box 107  
Winfield, IL 60190

JAMES B. NUTTER & COMPANY  
c/o Pierce & Associates  
One N. Dearborn Suite 1300  
Chicago, IL 60602

JAMES B. NUTTER & COMPANY  
4153 Broadway  
Kansas City, MO 64171-9938

JEFFERSON CAPITAL SYSTEMS  
16 McLeland Rd  
Saint Cloud, MN 56303

LAW OFFICES OF MITCHELL N. KAY  
P.O. Box 2374  
Chicago, IL 60690-2374

LUNDHOLM SURGICAL  
1355 Charles Street  
Rockford, IL 61104

METRO MEDICAL SERVICES, INC.  
5112 Forest Hills Court  
Loves Park, IL 61111

MIDWEST TITLE LOANS  
5203 North Second Street  
Loves Park, IL 61111

MIDWEST TITLE LOANS  
3440 Preston Ridge Rd Suite 500  
Alpharetta, GA 30005

MIDWEST VERIZON WIRELESS  
P.O. Box 3397  
Bloomington, IL 61701

MIRAMED REVENUE CORP  
P.O. Box 536  
Linden, MI 48451-0536

MIRAND RESPONSE SYSTEM  
P.O. Box 219050  
Houston, TX 77218-9050

MONROE CLINIC  
2009 5th Street  
Monroe, WI 53566-1575

MUTUAL MANAGEMENT SERVICES  
401 E. State St., 2nd Floor  
P.O. Box 4777  
Rockford, IL 61110

NATIONAL CREDIT SOLUTIONS  
P.O. Box 15779  
Oklahoma City, OK 73155

NATIONAL EDUCATIONAL MUSIC  
P.O. Box 1130 1181 Route 22  
Mountainside, NJ 07092

NCO FINANCIAL SERVICES  
P.O. Box 15636  
Wilmington, DE 19850

NCO FINANCIAL SYSTEMS  
507 Prudential Road  
Horsham, PA 19044-2308

NICOR GAS COMPANY  
c/o Attorney Patricia Fennell  
1844 Ferry Road 7W  
Naperville, IL 60563

NICOR GAS COMPANY  
P.O. Box 549  
Aurora, IL 60507

NORTHERN ILLINOIS SCANNING  
P.O. Box 4073  
Rockford, IL 61110-0573

NORTHLAND GROUP, INC.  
P.O. Box 390845  
Edina, MN 55439-0846

ORTHOPEDIC REHAB SPECIALISTS  
P.O. Box 809214  
Chicago, IL 60680-9214

OSF HOME INFUSION  
2265 W. Altorfer  
Peoria, IL 61615

OSF MEDICAL GROUP  
P.O. Box 1806  
Peoria, IL 61656-1806

OSF ST. ANTHONY MEDICAL CENTER  
5510 E. State Street  
Rockford, IL 61108-2472

PUBLISHER'S CLEARING HOUSE  
382 Channel Drive  
Port Washington, NY 11050

RADIOLOGY CONSULTANTS ROCKFORD  
P.O. Box 4542  
Rockford, IL 61110

ROCKFORD ANESTHESIOLOGISTS  
2202 Harlem Road  
Suite 200  
Loves Park, IL 61111

ROCKFORD CARDIOLOGY ASSOCIATES  
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Rockford, IL 61107-5059

ROCKFORD HEALTH PHYSICIANS  
2300 N. Rockton Avenue  
Rockford, IL 61103

ROCKFORD HEALTH SYSTEMS  
Rockford Memorial Hospital  
2400 N. Rockton Avenue  
Rockford, IL 61103

ROCKFORD MERCANTILE AGENCY  
2502 S. Alpine Road  
Rockford, IL 61108

ROCKFORD SURGICAL SERVICE, S.C.  
5668 E. State Street  
Rockford, IL 61108

SELF  
P.O. Box 37659  
Boone, IA 50037-0659

SIPSMA & HAHN  
P.O. Box 14417  
Madison, WI 53714-0417

SONIC PAYDAY, LTD  
P.O. Box 1216  
Oaks, PA 19456

STATE BANK OF DAVIS  
100 Route 75  
Davis, IL 61019

SWEDISH AMERICAN HOSPITAL  
1401 Charles Street  
P.O. Box 4448  
Rockford, IL 61110-0948

TEK COLLECT  
P.O. Box 26390  
Columbus, OH 43226

TRI-STATE ADJUSTMENT  
P.O. Box 882  
Freeport, IL 61032

U.S. BANK  
Mail Loc.CNTX05 Attn: 5th Fl. BK.  
P.O. Box 5229  
Cincinnati, OH 45201

UNITED RECOVERY SYSTEMS  
5800 North Course Drive  
Houston, TX 77072

UNIVERSAL FIDELITY CORPORATION  
P.O. Box 941911  
Houston, TX 77094-8911

VALENTINE & KEBARTAS, INC.  
P.O. Box 325  
Lawrence, MA 01840

VERIZON  
Bankruptcy Administration  
404 Brock Drive  
Bloomington, IL 61701

WESTLAKE VILLAGE MASTERS  
c/o John Holmstrom III  
1401 N. Second St  
Rockford, IL 61107

WESTLAKE UTILITIES  
P.O. Box 1105  
Northbrook, IL 60065-1105

WESTLAKE VILLAGE MASTER  
1401 N. Second Street  
Rockford, IL 61107

WINNEBAGO COUNTY CIRCUIT CLERK  
Winnebago County Courthouse  
400 W. State St.  
Rockford, IL 61101

ZENITH ACQUISITION CORP  
170 Northpointe Parkway # 300  
Amherst, NY 14228-1884